Leaving Gateway Metropolitan Areas in the United States: Immigrants and the Housing Market

Gary Painter and Zhou Yu*

Immigration is no longer a phenomenon that is simply affecting gateway metropolitan areas in the United States. This analysis demonstrates that large numbers of immigrants are moving to other metropolitan areas and analyzes the housing outcomes of households who currently live in the fourteen largest emerging gateways. The findings suggest that those households that move from most gateway metropolitan areas have lower homeownership rates than do households that move from within the metropolitan area. Meanwhile, there is little evidence that immigrants do worse than native-born households that migrate within the United States. The study also demonstrates that immigrants that live in crowded conditions or have multiple workers in the household have higher homeownership rates than similar native-born households, and that younger immigrants are relatively more successful in attaining homeownership than are similar native-born residents.

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* Associate Professor, School of Policy, Planning, and Development, University of Southern California Los Angeles, CA 90089-0626 or gpainter@usc.edu, and Assistant Professor, Department of Family and Consumer Studies and Institute of Public and International Affairs, University of Utah.

1. Introduction

Immigration has long shaped the housing and labor markets of "gateway" metropolitan areas in the U.S. (e.g., James *et al.*, 1998; Borjas, 1999).[i] While immigration continues to shape these metropolitan areas, large numbers of immigrants are leaving established gateways as well as migrating directly to new areas, described as either emerging gateways or secondary gateways, from their country of origin.[ii] For example, over 66,000 immigrants arrived in Las Vegas over the later part of the 1990's, comprising almost 25 percent of the foreign born population in the metropolitan area (Table 1). In addition to the newly arrived immigrants, over 40,000 immigrants moved from established gateways (primarily Los Angeles). Also evidenced in Table 1, this migration of foreign born households is comparable to the amount of native born households that migrated to Las Vegas. This suggests that approximately half of the growth from migration is from immigrant groups.[iii]

Other metropolitan areas also experienced dramatic changes in their immigrant populations. Atlanta received over 200,000 foreign born residents over the latter half of the decade of the 1990s (Table 1). This increased the total immigrant population from 4 percent of the metro area in 1990 to over 10 percent of the metro area in 2000. While many of these emerging gateways are magnets of domestic migrants as well as immigrants, Table 1 also demonstrates that many of these emerging gateways experienced larger migrations of new immigrants than of domestic migrants. Finally, due to these migration patterns, all of the emerging gateways except Philadelphia (7.0 percent) and Tampa (9.8) now have over 10 percent of their population that are foreign born.

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The labor literature (e.g., Borjas, 2001; Card, 2001; Kritz and Gurak, 2001) has documented the important role of immigration in shaping metropolitan areas that receive large numbers of immigrants. Not until recently has the housing literature (e.g., Coulson, 1999; Painter *et al.*, 2001; Borjas, 2002) begun to investigate the different factors that lead various immigrant groups to achieve homeownership. However, these analyses have either been national in scope or have focused on the gateway metropolitan areas in which most immigrants live. While it is true that nearly half of all immigrants initially settle and reside in established gateways, an increasing number are settling directly in the emerging gateway metropolitan areas upon arrival or are moving there from the established gateway metropolitan areas.

In order to fill this void in the literature, this study will examine the impact of immigrant status on the likelihood that someone is a homeowner in one of these emerging gateway metropolitan areas. The attainment of homeownership is considered not only symbolic of the American dream, but also as an important milestone in immigrants' residential assimilation (Alba and Logan, 1992; Rohe *et al.*, 2002). Beyond its role as an indicator of residential assimilation, this study focuses on homeownership because research shows that owning one's home generates positive externalities and has long-lasting effects on the well-being of residents, their children, and their neighbors (e.g., Rohe and Stewart, 1996; Green and White, 1997; Haurin *et al.*, 2002).

This study tests a number of hypotheses concerning the factors that influence the homeownership rates of immigrates in the emerging gateways. In so doing, this analysis compares the housing outcomes of immigrants with samples of native-born households that have migrated from the six largest gateway metropolitan areas, as well as households

that have moved within the emerging gateway metropolitan areas. This enables a separate assessment of the impact of migration from the impact of immigrant status and the length that a foreign born household has resided in the United States. This analysis is conducted in the context of a standard tenure choice model that includes numerous controls derived from the Census data. Next, this analysis investigates a number of secondary issues related to the performance of immigrant households in the housing market. These issues include the impact of migrating from a high cost area, the impact of living in crowded conditions, the existence of multiple workers in the household, and the relative youth of immigrant households.

Background

While it is generally agreed that immigrants have lower homeownership rates than native-born residents on average, researchers disagree on the long term importance of this gap. On the one hand, Borjas (2002) finds that immigrants have lower homeownership attainment than U.S.-born households and that the gap has widened between 1980 and 2000. Although locational decisions of immigrants explain a part of the homeownership gaps, changing national origin[iv], which has led to a decline in the socioeconomic status of recent immigrants, is found to be responsible for much of the enlarged homeownership gap. In addition, Coulson (1999) finds that being an immigrant decreases homeownership probabilities. While aging and extended duration of U.S. residence would mitigate the homeownership gap of immigrants, homeownership deficits remain after accounting for all other factors.

On the other hand, Painter *et al.* (2001; 2003) suggest that immigrants disproportionately reside in selected gateway metropolitan areas where housing prices are

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higher and homeownership rates are lower than in the rest of the country. Those studies find that there is little gap in homeownership rates between native and foreign born households, after controlling for socioeconomic status, mobility, and immigrant length of stay in the United States. The newness of immigrants hinders their initial homeownership attainment, because new immigrants tend to be less settled than native-born residents and established immigrants (Painter *et al.*, 2001), but immigrants quickly catch up to comparable native born households. Myers *et al.* (1998; 1999) also finds that, although immigrants enter the U.S. with low homeownership, they have strong upward mobility in the housing market and are likely to reach a level of homeownership similar to that of U.S.-born households after one or two decades of U.S. residence.

Immigrant assimilation is a multidimensional process, involving the adaptation of many aspects of immigrants' life, such as labor market behavior (Chiswick, 1978; Borjas, 1985; Myers and Cranford, 1998), spatial integration (Massey and Denton, 1985; White *et al.*, 1993; Yu and Myers, 2007), and language use (Chiswick and Miller, 1994; Carliner, 2000). As noted previously, homeownership is one important indicator of assimilation and can therefore be a key to understanding the nature of assimilation more broadly. If immigrants have improved their homeownership as a straight line process, then their socioeconomic status and duration in the United States are the most relevant factors. Alternatively, migration away from ethnic enclaves may be a facilitator of residential integration. New immigrants initially settle in ethnic enclaves of gateways where they can have access to ethnic networks and cheap housing. Over time, with increasing upward socioeconomic mobility and adaptation to the new country, they gradually move away from their initial settlement and move up the ladder to a better

living environment and achieve homeownership (Lieberson, 1963; Massey, 1985; White *et al.*, 1993). The implication of this literature suggests that moving away from the gateways (e.g., Greenwood *et al.*, 2002) would be a further step in the residential assimilation of immigrants, and would likely result in higher levels of homeownership for those households.

On the other hand, immigrants may be faster in improving their homeownership in areas with vibrant ethnic communities (Logan *et al.*, 2002; Painter *et al.*, 2004). In this recent literature, it is suggested that new immigrants may be able to access both financial and non-financial resources from longer settled immigrants, allowing them to have greater success upon arrival to the U.S. Because the emerging gateway metropolitan areas have fewer and smaller ethnic communities available for immigrants, it may be the case that immigrants will be less successful in the emerging gateways than in the traditional gateways, despite lower housing prices in the emerging gateways. Thus, the overall effect of immigration when comparing the emerging gateways with the established gateways is ambiguous.

There are a number of other issues related to immigration that will be tested in this study. The first is a test of the impact of migration types on the likelihood that one will own a home in the destination area. The literature has documented that the distance associated with inter-metropolitan migration is an important deterrent to homeownership (Roseman, 1971; Zax, 1994). Clearly, inter-metropolitan movers would encounter more challenges than a move within the same metropolitan area. It is more difficult for these movers to find a residence in their migration destinations, which would in turn encourage

them to be temporary renters. In addition, immigrants who directly migrate from foreign countries into the secondary migration destinations would face even greater constraints.

The second issue concerns origin-destination housing price differentials. Higher housing prices deter in-migration to potential migration destinations (Gabriel *et al.*, 1993). Anecdotal evidence also suggests that immigrants are migrating out of high-housing-price areas and moving away from gateway metropolitan areas because they can afford to become homeowners in their migrant destinations (Kelley and Chavez, 2004). Everything else being equal, we would expect higher homeownership rates from those that move from a high house price area. However, it is unclear whether immigrants and the native-born respond in the same way to the price differentials. Immigrants, for example, may be less likely to have acquired home equity or other forms of wealth in their previous destination.

The final hypotheses are related to the income and wealth constraints that immigrants face. It has been documented that immigrants are more likely to live in overcrowded houses upon arrival (Myers *et al.*, 1996). Some choose these living arrangements due to cultural preference, while most are resource constrained (Myers and Lee, 1996). Therefore, immigrants, who have different rates of household formation from native-born residents, may be more likely to compromise living arrangements and pool resources in order to achieve homeownership. Similarly, immigrants may be more likely to have multiple workers in the household in order to increase the likelihood of homeownership (Haurin *et al.*, 1997; Clark, 2003).

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2. Data

This analysis relies on data from the 5 percent Public Use Microdata Sample (PUMS) file of the 2000 decennial censuses downloaded from *Integrated Public Use Microdata Series* (Ruggles *et al.*, 2003). The 1990 5 percent PUMS data will also be used to cross-tabulate trends of migration and to provide comparisons. We select 14 metropolitan statistical areas (MSA) and consolidated metropolitan statistical areas (CMSA) as the study regions. These emerging gateway metropolitan areas are Atlanta MSA, Boston-Worcester-Lawrence CMSA, Dallas-Fort Worth CMSA, Denver-Boulder-Greeley CMSA, Houston-Galveston-Brazoria CMSA, Las Vegas MSA, Orlando MSA, Philadelphia-Wilmington-Atlantic City CMSA, Phoenix-Mesa MSA, Sacramento-Yolo CMSA, Seattle-Tacoma-Bremerton CMSA, Tampa-St. Petersburg-Clearwater MSA, Washington-Baltimore CMSA, West Palm Beach-Boca Raton MSA. These metropolitan areas have the largest numbers of immigrants and immigrant migrants next to the established gateways. In addition, previous research has identified these metropolitan areas as migration magnets or gateways (e.g.,Frey, 2003; Singer, 2004).

While focusing on homeownership attainment in the 14 emerging gateway metropolitan areas, this analysis pays special attention to households who moved from six established gateway metropolitan areas.[v] According to the 2000 Census, 50 percent of all the U.S. foreign-born population lives in these six metropolitan areas, while less than 18 percent of all native-born population reside there. This translates into 26 percent of all residents in the gateway metropolitan areas are immigrants, 15 percentage points higher than the national average.[vi]

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The sample in this analysis includes all households in the 14 metropolitan areas that moved between 1995 and 2000. The mover households either own or rent their current residence, excluding persons who reside in group quarters. The samples are limited to those householders that are aged between 18 and 64. In addition, the sample is classified into four race/ethnic groups, which are non-Hispanic white, non-Hispanic black, non-Hispanic Asians and Pacific Islanders (Asians), and Latinos (Hispanics)[vii]. Multiracial residents and those who do not belong to the aforementioned groups are excluded.[viii]

This study estimates a standard housing tenure choice model. The independent variables used in the model include demographic factors (age group, race-ethnicity, marital status, number of persons in the household, number of workers in the household, migration origin and history), economic factors (household income, education level of the householder), and variables to capture local housing market conditions (housing price and rent).[ix] In addition, housing market conditions where movers moved from are included in the analysis. The use of this set of variables enables the researcher to capture factors that influence tenure choice based on the user cost of homeownership, the price differentials between migration origins and destinations, and factors related to preferences of households correlated with demographic characteristics such as the life cycle (e.g., Skaburskis, 1996; Myers *et al.*, 1998).

There is no direct measure of wealth available in these data. Following Gyourko and Linneman (1996), our analysis uses the educational attainment of the householder as a proxy to indicate the future earning potential as well as the wealth of the household. Presumably, households with higher levels of education may have access to greater

resources because of the support networks that they have established.[x] In addition, we include a measure of earnings based on wealth that included interest, dividend, and rental income. The size of asset income can be used as a proxy to determine the extent to which households are constrained by down payment requirements.

The standard housing tenure choice model is augmented with variables that are likely to be important predictors for homeownership for immigrants. These variables are typically linked to the level of assimilation into the host society. First, immigrants' duration of stay are included (e.g., Krivo, 1995; Myers *et al.*, 1998) because the time spent in the United States is a proxy for assimilation. Second, English ability[xi] allows immigrants to expand their residential choices beyond their ethnic community and enhance their ability to achieve homeownership after migration. Studies have shown that English skills facilitate the transfer to the U.S. of schooling and labor market experiences obtained abroad (e.g., Park, 1999; Carliner, 2000). Immigrants with higher English proficiency experience faster earnings growth and quicker economic adaptation (e.g., Chiswick and Miller, 1995 ; Zeng and Xie, 2004). In addition, speaking English only at home also suggests a high degree of acculturation to the U.S. (Alba and Logan, 1992). Presumably, immigrants who speak English well tend to have more knowledge about how the U.S. financial system functions and have a broader access to the housing and labor markets. Therefore, there will be three categories in the English proficiency variable.

Table 2 reports summary statistics of all movers in the 14 emerging gateway metropolitan areas. In this sample, 51 percent of U.S.-born households own their homes, which is 13 percentage points higher than that of foreign-born households. While the two

groups have a similar age profile, households that are headed by an immigrant possess less education and have lower household income and English proficiency. However, immigrants tend to married [xiii] and have a big household and multiple workers. They also tend to be Asians and Latinos who have moved from gateway metropolitan areas or directly from a foreign country. Finally, the table also reveals that the sample of immigrants in these cities is likely to be relatively recent immigrants, with 47 percent having entered in the past 10 years. This compares to 32 percent nationally that have entered in the decade of the 1990s.

Table 2 about here

As mentioned previously, it may be the case that leaving the established gateways is a signal that a foreign born household is integrating into the host society (Greenwood *et al.*, 2002). If this is true, we would expect that the homeownership attainment of these households to be higher than those who remained in the gateways. As is evidenced in Table 3, the overall homeownership rates of those foreign-born who have left the gateways are equal to those foreign-born that moved within the established gateways at about 39 percent. This indicates that immigrants do not have higher homeownership upon leaving the gateways initially despite lower housing prices in the emerging gateways. It is also possible that long distance migration is a hindrance to homeownership attainment and it is can not fully compensated by the housing price differentials. At the same time, the homeownership rates of immigrant households that started in the emerging gateways during the study period are over *seven* percentage points higher than either those that moved from the gateways or those that remain in the gateways. Below, we investigate how immigrant status impacts homeownership in the

emerging gateways after controlling for various factors related to the housing market, a household's socioeconomic status, and immigrant assimilation.

Table 3 about here

3. Results

The empirical approach in this paper is to estimate models of housing tenure choice on a sample of recent movers. This approach has been argued by some to be appropriate (e.g., Ihlanfeldt, 1981; Boehm *et al.*, 1991), because the choices of recent movers are likely to reflect equilibrium choices of households. At the same time, Painter (2000) has shown that this sample suffers from sample selection bias since the sample of recent movers is not representative of households in the entire metropolitan area. In this paper, this concern is less important because the explicit focus is to compare the homeownership attainment of movers from different areas of the United States (and the world).

One may also be concerned about selection bias from comparing a sample of immigrants that left a gateway metropolitan area to a sample of movers in an emerging gateway. It could be the case that those that leave the gateway may have been less successful in the housing market, and therefore left. Because of this potential downward bias in the coefficient on immigrant status, we also compare these immigrants to those native born household that move to get a better overall picture of the impact of migration vs. the impact of immigrant status on homeownership rates.

Table 4 presents the results of probit estimation of the housing tenure choice models. The results are consistent with the tenure choice literature. Among demographic and economic variables, higher ages, being married, having higher levels of education,

larger households, higher incomes, lower house prices, and higher rents all increase the likelihood of owning a home. Minority households and immigrants are less likely to own a home, although there is no differentiation between Latino and Asian immigrants. The negative effect of immigration is smaller for Latino and Asian immigrants than for other immigrants, and the negative effect of immigrant status is greatly reduced after immigrants have been in the United States for 15-20 years. The results concerning the effect of immigrant length of stay are consistent with research findings by Coulson and Borjas (1999; 2002),. Analysis based on the established gateways (Painter *et al.*, 2001) found that immigrants caught up more quickly to native born households. This may suggest that established ethnic communities play an important role in helping immigrants successfully transition into homeownership. Also evident in Table 4 is the importance of English skills in attaining homeownership. Speaking English only or speaking English well predicts higher homeownership than for immigrants than do not speak English well. Presumably, better language skills allow more residential choices and enable greater access to mortgage markets. English proficiency may be particularly important for immigrants in emerging gateways where ethnic support is less available.

Table 4 about here

Also consistent with past literature (Roseman, 1971; Painter *et al.*, 2003), households that move from outside the metropolitan area have worse housing outcomes than those that move from within the metropolitan area. Once immigrant status is interacted with the migration variable, it is apparent that immigrants do *no worse* than native-born households moving from gateway metropolitan areas. At the same time,

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immigrants have slightly higher homeownership than native born households when moving from other parts of the United States, but this point estimate is small (2.5 percentage points).[xv] Finally, immigrants moving from a foreign country are found to be the most disadvantaged in the housing market.

Next, we estimate models that both control for metropolitan level fixed effects, and identify the effects of moving from each of the 6 gateway metropolitan areas separately (Columns 2 & 3). Including the fixed effects enables us to control for locational amenities and other unobservable factors in both the origin and destination metropolitan areas that may predict homeownership. Those who moved within Washington-Baltimore area are used as the reference group. While the results clearly indicate that some metropolitan areas have higher homeownership (e.g., Atlanta, Denver, and West Palm Beach) than others (e.g., Boston, Houston, Sacramento, and Washington D.C.-Baltimore), after controlling for socioeconomic characteristics and the housing market variables, the other coefficients of the model are little changed from Column 1. However, there are differences across migration locations for those households that moved from the gateway metropolitan areas. Households that have moved from San Diego, Los Angeles, and New York have a lower likelihood of homeownership than those that have moved from Miami, Chicago, or San Francisco.

Next we included interaction terms (between immigrant status and migration origins) to investigate if the immigrants have a disparate impact across the metropolitan areas in this sample. As is evident in Column 3 (Table 4), immigrants have the lowest homeownership probabilities in Atlanta, Boston, and Philadelphia. Immigrants have very similar homeownership outcomes in the other metro areas of our sample. The results also

reveal that there is *no difference* between immigrant and native-born households that move from the gateway metropolitan areas. This suggests that the negative impact of moving from a gateway is a result of being a migrant, not a result of being an immigrant who has made a similar inter-metropolitan move.

4.1. House price differentials

While all the gateway metropolitan areas have relatively high housing prices, there are likely to be important differences across the gateways. By controlling for origin housing prices, we can isolate the effect of the metropolitan housing price from other factors in the metropolitan area using the metropolitan level fixed effects. Presumably, there may be some advantage to moving from a high cost area, because of any equity that may have been acquired over the decade of the 1990s. Migrants from a foreign country are excluded because there is no housing cost information available.

The results (Table 5: Column 1) suggest that higher origin house prices and lower origin rent are associated with higher probabilities of homeownership in the destination metropolitan area. This implies that migrants that move from higher housing price areas are more successful in the housing market after controlling for the metropolitan fixed effects.[xvi] At the same time, the negative coefficient on origin rents may be suggestive of the fact that households in higher rent areas would be less likely to have accumulated sufficient funds for a down payment.

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Table 5 about here

4.2. Other variables related to homeownership and to immigration

Previous studies have highlighted a number of other important factors for success in the housing market, and these factors may have differential effects for immigrants. First, we examined the impact of living in crowded conditions on the likelihood of owning a home.[xvii] Living in crowded conditions is detrimental to the likelihood of owning a home (Table 5: Column 2). At the same time, immigrants that live in crowded conditions are more likely to be homeowners than are native born households living in similar conditions. Both economic and cultural factors may have affected the tenure choice of immigrants. Immigrants, especially new arrivals, may prefer to share their living space and pool their limited resources to achieve homeownership (e.g.,Krivo, 1995; Rosenbaum and Friedman, 2004). Finally, we found that Latino immigrants who live in crowded conditions are more likely to own than are Asian immigrants.

Another characteristic that may be related to a household's decision to own a home is having multiple workers in the household. Previous work on data from 1990 (Painter *et al.*, 2001), found that having multiple workers in the household after controlling for income lowers the probability of homeownership. The standard interpretation of the previous results is that after controlling for the number of persons in the household and level of income earned by the household, needing more workers to earn equivalent income signified that a household with more workers had less resources available than do households where some members do not work. In these data, having multiple workers per household increases the likelihood of owning a home (Table 5: Column 3). This effect is largest for immigrants. The findings also suggest that Asian

immigrant households are most likely to benefit from the presence of additional workers in the household, while Latino immigrants are unlikely to experience an additional benefit.

At the same time, it is difficult to interpret the coefficient on the number of workers because it may be endogenous as households may choose to arrange their housing arrangements in order to own a home. It is possible that the decade of the 1990s saw a rise in non-married households joining together in order to own homes. To test this hypothesis, we restricted our sample to married households (Table 5: Column 4). When this restriction is made, the main effect for number of workers is now negative as was the case in 1990. This suggests that there may have been significant changes in household living arrangements during the 1990s. While not investigated further in this analysis, this finding should be an important area for future research.

Of additional concern to housing policy makers is the fact that immigrants are younger than native-born households. As demonstrated in Table 4, homeownership rises with age. As is evidenced in Table 5 (Column 5), the relative youth of immigrant households is not as detrimental to homeownership as it is for native-born households. At the same time, there is a smaller increase in homeownership rates as immigrant families age as well, suggesting that immigrants fare worse than native-borns in older age groups.

4.3. Results from the 1990 Census

We next estimated models from the 1990 Census to examine whether there have been significant changes over the decades of the 1980s and 1990s. There are a number of notable changes across decades (Table 6). As mentioned previously, the number of

workers in a household is negatively associated with homeownership in 1990, unlike the results for 2000. Second, asset based income appears to be more important in 1990 than in 2000. Next, status as an Asian does not lead to lower homeownership in 1990, but does in 2000. As discussed in Painter et al (2004), there were transfers of wealth out of Asia and immigration from Asia related to the transfer of control of Hong Kong to China and a large run up in real estate values during the late 1980s. This suggests that results using 1990 data may be an outlier for Asian immigrants.

Table 6 about here

The results related to migration and immigration also differ across periods. While status as a newly arrived immigrant is similarly negative across decades, status as a Latino immigrant adds additional likelihood that the household will not own a home. This seems to have disappeared in 2000. With respect to migration, moving from a gateway is not as detrimental to homeownership in 1990 as it is in 2000, although the results for immigrants moving from a gateway are similar to those in 2000. The biggest differences appear to be those households moving from Los Angeles and New York. It may be the case that migrants from those cities in the 1980s were more likely to bring equity with them into destination areas than those who moved during the 1990s.[xviii] Finally, the results suggest that immigrants were less likely than native born households to be successful in attaining homeownership if they had migrated from Los Angeles and Miami in the 1990 data. In 2000, there was no difference between native and foreign-born households across gateway metropolitan areas.

4. Conclusion

Immigration continues to be one of the driving forces in the changing demographics in the United States. Because immigrants as a group have lower homeownership rates than native born households, many have been concerned about adverse impacts on the homeownership rates in metropolitan areas. Past research has focused on either the established gateway metropolitan areas, or has focused on the impact of immigration at the national level. At present, no studies have focused on the emerging gateway metropolitan areas that have received increasing numbers of immigrants, as well as many domestic migrants.

In focusing on these emerging gateways, this study was able to investigate not only the impact of immigration, but also the impact of migration domestically. The results suggest that overall, immigrants have lower homeownership attainment than native born households in these emerging gateway cities, and that this deficit persists for about 15-20 years. This fact will be important in the near term because the immigrants in these cities are much more likely to be new arrivals to the U.S. than the national average. Although leaving established gateways is an intermediate step in immigrant assimilation, it does not seem to provide immigrant migrants an immediate boost in homeownership. This finding should not come as a surprise because migration delays homeownership attainment both for native born and immigrant households, at least in the short run. On the other hand, there are signs of progress. The immigrants who migrate away from established gateways achieve a homeownership rate similar to those who move within the gateways.

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Unlike previous research from past decades (Painter *et al.*, 2003), there were fewer differences in outcomes between Latino and Asian immigrants. As with previous research (e.g., Painter *et al.*, 2001), domestic migrants have lower homeownership rates than do those that migrate within a metropolitan area. In this comparison, there is no evidence that immigrants that leave established gateways do worse than other domestic migrants. Finally, we find that domestic migrants from New York, Los Angeles, and San Diego did worse than domestic migrants from other parts of the country, and that domestic migrants from high house price and low rent areas have a higher probability of becoming homeowners in their migration destinations.

In addition to testing the impact of immigration and migration on the housing outcomes in the emerging gateways, this analysis also investigates a number of hypotheses that are important for immigration and housing. This analysis found that living in crowded condition is typically related to lower homeownership, but that immigrants, and in particular, Latino immigrants fare better than others in crowded conditions. Immigrants also have higher homeownership rates than native born households when multiple workers are in the same household, and that the presence of multiple workers in a household has shifted from being a negative predictor of homeownership in the 1990 to being a positive predictor of homeownership in 2000. The findings with respect to crowding and multiple workers, although discussed anecdotally, have not, to our knowledge, been documented in the literature. Finally, the results suggest that the homeownership likelihoods of Latino households have improved markedly over the decade of the 1990s.

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In sum, it does appear that both immigration and migration have at least short-term negative impacts on the homeownership rates in these emerging gateway metropolitan areas. Over time, the negative impact of immigrant status fades away as households assimilate into metropolitan areas. The results also suggest that moving from a gateway metropolitan area is not necessarily a positive signal for assimilation at least in the short run, but is more likely to be indicative of the similar trends in the mobility of the overall population. Future research is needed to discover how long it will take the new immigrants in the emerging gateways to achieve similar levels of homeownership to new immigrants in the traditional gateways (Painter *et al.*, 2001). Perhaps as these immigrant communities grow in the emerging gateways, the amount of time in the U.S. that immigrants need to achieve the homeownership rates of native-board born households will fall.

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[i] These established gateway metropolitan areas are usually defined as the New York CMSA, Chicago CMSA, Miami CMSA, Los Angeles CMSA, San Francisco CMSA, and San Diego MSA because they have the largest numbers of settled immigrants and continue to receive the largest numbers of new immigrants.

[ii] Emerging gateways include Atlanta MSA, Boston-Worcester-Lawrence CMSA, Dallas-Fort Worth CMSA, Denver-Boulder-Greeley CMSA, Houston-Galveston-Brazoria CMSA, Las Vegas MSA, Orlando MSA, Philadelphia-Wilmington-Atlantic City CMSA, Phoenix-Mesa MSA, Sacramento-Yolo CMSA, Seattle-Tacoma-Bremerton CMSA, Tampa-St. Petersburg-Clearwater MSA, Washington-Baltimore CMSA, and West Palm Beach-Boca Raton MSA (Frey, 2002 ; Singer, 2004).

[iii] It should be noted that some of the newly arrived immigrants from the latter half of the decades had first moved to a gateway, and then moved to Las Vegas.

[iv]Each new wave of immigrants comes from a set of countries somewhat different from earlier waves.

[v] Again, these metropolitan areas are Chicago-Gary-Kenosha CMSA, Los Angeles-Riverside-Orange County CMSA, Miami-Fort Lauderdale CMSA, New York-Northern New Jersey-Long Island CMSA, San Diego MSA, and San Francisco-Oakland-San Jose CMSA.

[vi] Three criteria of selecting established gateway metropolitan areas require the metropolitan areas to be in the following: 1. Top 10 metropolitan areas with the largest immigrant population; 2. top 20 metropolitan areas with the largest immigrant share of the metropolitan population; and 3. less than 45 percent of immigrant population in metropolitan areas are new arrivals (who arrived between 1990 and 2000). San Diego is identified as a Post-World War II gateway metropolitan area along with Los Angeles and Miami (Singer, 2004). According to the 2000 Census, more than 21 percent of all residents in San Diego metropolitan area were born in foreign countries.

[vii] As one reviewer suggested, the use of these broad racial/ethnic groups could be problematic. As other research has demonstrated (Painter et al, 2003), there is significant heterogeneity among immigrants regarding country of origin, socioeconomic differences, language ability, and so on. This study is a first step in analyzing these emerging gateways, but future research is needed to carefully examine the potential heterogeneity among and between immigrant groups.

[viii] 2.6 percent of household observations are excluded by this restriction.

[ix] This paper uses PUMA as the geographical unit of local housing market. The information regarding the housing price and rent is based on this unit. Housing price is measured as the 25th percentile home price and rent as the median rent in one PUMA. The use of these proxies follows Gyourko and Linneman (1996).

[x] Charles and Hurst (2002) find that parental wealth is a very important predictor of homeownership, and that over 80% of white households borrow money from parents for a downpayment. Although these data do not reveal this information, education is likely to be correlated with the presence of greater parental wealth.

[xi] There are three categories in the English proficiency variable, which are those who speak only English at home, who speak English well but do not speak only English at home, and who do not speak English well.

[xiii] The difference is very small in the case of male heads of household.

[xv] The 2.5 percentage point calculation is obtained by converting the probit coefficients into a marginal probability for this coefficient estimate.

[xvi]The prices used here are not quality adjusted. The inclusion of the fixed effects will control for the mean level of quality of housing at the metropolitan level, as well as other amenities that may be capitalized into housing values. While imperfect as controls for quality adjustments, they are likely to capture much of what is omitted in the Census data.

[xvii] Crowding is defined as number of persons per room.

[xviii] The run up in house prices that occurred in the East and West Coast cities in the late 1980s was followed by a dramatic pull back in home prices. In Los Angeles, for example, prices had not reached their peak until near the end of the 1990s. Thus, households would have had less equity if they moved during the 1990s than during the 1980s.

Table 1. Total Population and Immigrants in the Gateway Metropolitan Areas, 2000

		Newly Arrived Immigrants (Came in Last 5 yrs.)	Immigrants from Established Gateways (Moved in Last 5 yrs.)	Total Immigrants	Domestic Migrants from Established Gateways (Moved in Last 5 yrs.)	Total Population	% Newly Arrived Immigrants in Total Population	% Immigrants recently moved from Established Gateway	% Immigrants in Total Population	%Domestic Migrants Recently Moved from Established Gateway
Established Gateways	Chicago-Gary-Kenosha, IL-IN-WI CMSA	367,825		1,466,940		9,157,540	4.0		16.0	
	Los Angeles-Riverside-Orange County, CA CMSA	887,497		5,067,615		16,373,645	5.4		30.9	
	Miami-Fort Lauderdale, FL CMSA	341,808		1,558,152		3,876,380	8.8		40.2	
	New York-Northern New Jersey-Long Island, NY-NJ-CT-PA CMS	1,126,939		5,182,255		21,199,865	5.3		24.4	
	San Diego, CA MSA	110,308		606,254		2,813,833	3.9		21.5	
	San Francisco-Oakland-San Jose, CA CMSA	427,751		1,902,304		7,039,362	6.1		27.0	
Emerging Gateways	Atlanta, GA MSA	170,510	31,145	423,105	96,118	4,112,198	4.1	7.4	10.3	2.6
	Boston-Worcester-Lawrence, MA-NH-ME-CT CMSA	185,449	22,157	721,060	89,163	5,819,100	3.2	3.1	12.4	1.7
	Dallas-Fort Worth, TX CMSA	274,385	24,070	784,642	65,223	5,221,801	5.3	3.1	15.0	1.5
	Denver-Boulder-Greeley, CO CMSA	103,129	17,746	277,127	64,638	2,581,506	4.0	6.4	10.7	2.8
	Houston-Galveston-Brazoria, TX CMSA	248,275	19,375	895,944	40,509	4,669,571	5.3	2.2	19.2	1.1
	Las Vegas, NV-AZ MSA	66,584	40,661	258,494	109,500	1,563,282	4.3	15.7	16.5	8.4
	Orlando, FL MSA	53,472	18,766	197,119	60,748	1,644,561	3.3	9.5	12.0	4.2
	Philadelphia-Wilmington-Atlantic City, PA-NJ-DE-MD CMSA	105,993	23,185	433,919	124,688	6,188,463	1.7	5.3	7.0	2.2
	Phoenix-Mesa, AZ MSA	157,157	28,635	457,483	116,637	3,251,876	4.8	6.3	14.1	4.2
	Sacramento-Yolo, CA CMSA	61,056	20,532	260,111	115,269	1,796,857	3.4	7.9	14.5	7.5
	Seattle-Tacoma-Bremerton, WA CMSA	108,635	20,500	414,355	81,069	3,554,760	3.1	4.9	11.7	2.6
	Tampa-St. Petersburg-Clearwater, FL MSA	55,045	31,838	233,907	128,522	2,395,997	2.3	13.6	9.8	5.9
	Washington-Baltimore, DC-MD-VA-WV CMSA	273,939	18,001	980,621	82,748	7,608,070	3.6	1.8	12.9	1.2
	West Palm Beach-Boca Raton, FL MSA	49,212	13,908	196,852	66,764	1,131,184	4.4	7.1	17.4	7.1

Source: Census 2000 Summary File 3 (SF 3) and 5% PUMS

Table 2. Variable Summary Statistics (All Movers)

	Full Sample (Movers)		Native-born		Foreign-born	
Variable	Mean	Std Dev.	Mean	Std Dev.	Mean	Std Dev.
Ownership Rate	0.488	0.500	0.509	0.500	0.381	0.486
Age 18-24	0.097	0.296	0.097	0.297	0.095	0.293
Age 25-34	0.337	0.473	0.331	0.471	0.366	0.482
Age 35-44	0.298	0.458	0.296	0.456	0.311	0.463
Age 45-54	0.179	0.383	0.182	0.386	0.160	0.367
Age 55-64	0.089	0.285	0.094	0.291	0.068	0.251
Not Married, Male Head Of Household	0.236	0.425	0.237	0.425	0.233	0.423
Not Married, Female Head	0.290	0.454	0.310	0.463	0.190	0.392
No High School Diploma	0.131	0.338	0.093	0.290	0.325	0.468
High School Dip. W/ College	0.513	0.500	0.545	0.498	0.351	0.477
College Degree or Better	0.356	0.479	0.363	0.481	0.323	0.468
Number Of People In Household	3.065	1.860	2.929	1.763	3.753	2.163
Number Of Workers In Household	1.493	0.879	1.481	0.846	1.558	1.025
Household Income (1000s)	63.21	62.81	65.16	63.87	53.33	56.11
Interest, Dividend, and Rental Income (1000s)	1.775	11.719	1.928	12.268	1.000	8.371
The 25th Percentile Housing Price (log)	11.472	0.426	11.473	0.422	11.469	0.448
Not Speaking English Well	0.049	0.215	0.007	0.082	0.261	0.439
Speaking English Well	0.156	0.363	0.074	0.261	0.572	0.495
Speaking English Only at Home	0.795	0.403	0.920	0.272	0.168	0.374
Puma Median Rent (log)	6.536	0.165	6.535	0.163	6.545	0.175
Moved in Last 5 Yrs.	1	0	1	0	1	0
Moved within Metropolitan Area	0.625	0.484	0.648	0.478	0.508	0.500
Moved from Gateway	0.066	0.248	0.061	0.239	0.091	0.287
Moved from Outside Metropolitan Area Not Gateway	0.255	0.436	0.275	0.447	0.150	0.357
Moved from Foreign Country	0.055	0.228	0.016	0.126	0.252	0.434
White	0.662	0.473	0.752	0.432	0.206	0.405
Black	0.142	0.349	0.153	0.360	0.089	0.284
Asian	0.045	0.207	0.008	0.087	0.234	0.423
Latino	0.124	0.330	0.065	0.247	0.424	0.494
Immigrants	0.165	0.371	0	0	1	0
Came To U.S. In The Past 5 Yrs.	0.045	0.207			0.271	0.444
Came To U.S 5-10 Years Ago	0.034	0.180			0.203	0.402
Came To U.S 10-15 Years Ago	0.028	0.165			0.170	0.376
Came To U.S 15-20 Years Ago	0.023	0.150			0.139	0.345
Came To U.S 20-30 Years Ago	0.024	0.152			0.144	0.351
Came To U.S More Than 30 Years Ago	0.012	0.109			0.073	0.261
Current Residence						
Atlanta, GA MSA	0.087	0.281	0.091	0.287	0.066	0.248
Boston-Worcester-Lawrence, MA-NH-ME-CT CMSA	0.087	0.282	0.084	0.278	0.103	0.304
Dallas-Fort Worth, TX CMSA	0.113	0.317	0.111	0.314	0.124	0.329
Denver-Boulder-Greeley, CO CMSA	0.057	0.231	0.059	0.236	0.045	0.207
Houston-Galveston-Brazoria, TX CMSA	0.090	0.286	0.081	0.273	0.132	0.339
Las Vegas, NV-AZ MSA	0.037	0.189	0.035	0.183	0.048	0.214
Orlando, FL MSA	0.039	0.194	0.039	0.195	0.037	0.189
Philadelphia-Wilmington-Atlantic City, PA-NJ-DE-MD CMSA	0.076	0.265	0.082	0.274	0.048	0.213
Phoenix-Mesa, AZ MSA	0.071	0.258	0.071	0.257	0.074	0.261
Sacramento-Yolo, CA CMSA	0.039	0.194	0.039	0.193	0.040	0.195
Seattle-Tacoma-Bremerton, WA CMSA	0.078	0.269	0.081	0.273	0.064	0.245
Tampa-St. Petersburg-Clearwater, FL MSA	0.052	0.222	0.055	0.228	0.037	0.188
Washington-Baltimore, DC-MD-VA-WV CMSA	0.150	0.357	0.149	0.357	0.152	0.359
West Palm Beach-Boca Raton, FL MSA	0.023	0.151	0.022	0.146	0.031	0.173
Moved from						
Chicago-Gary-Kenosha, IL-IN-WI CMSA	0.008	0.087	0.008	0.089	0.006	0.079
Los Angeles-Riverside-Orange County, CA CMSA	0.017	0.130	0.014	0.117	0.034	0.181
Miami-Fort Lauderdale, FL CMSA	0.004	0.061	0.004	0.060	0.004	0.064
New York-Northern New Jersey-Long Island, NY-NJ-CT-PA CMSA	0.023	0.150	0.021	0.144	0.032	0.176
San Diego, CA MSA	0.004	0.064	0.004	0.065	0.004	0.064
San Francisco-Oakland-San Jose, CA CMSA	0.010	0.100	0.010	0.100	0.010	0.100
Number of Observations	369,304		308,321		60,983	

Table 3. Homeownership Rates by Migration Origins and Destinations

		Moved within Respective Metropolitan Areas			Moved from Established Gateways		
		Native Born	Foreign Born	**Difference between Native and Foreign Born**	Native Born	Foreign Born	**Difference between Native and Foreign Born**
Emerging Gateways	Atlanta, GA MSA	58.3	53.9	4.3	47.9	39.8	8.2
	Boston-Worcester-Lawrence, MA-NH-ME-CT CMSA	49.9	41.1	8.9	33.7	20.1	13.6
	Dallas-Fort Worth, TX CMSA	49.3	41.4	7.9	48.8	35.0	13.7
	Denver-Boulder-Greeley, CO CMSA	57.8	62.0	-4.2	47.9	34.6	13.3
	Houston-Galveston-Brazoria, TX CMSA	47.7	41.9	5.8	46.0	33.3	12.7
	Las Vegas, NV-AZ MSA	54.5	51.9	2.6	46.7	38.0	8.7
	Orlando, FL MSA	55.3	54.7	0.6	49.6	45.2	4.3
	Philadelphia-Wilmington-Atlantic City, PA-NJ-DE-MD CMSA	54.1	51.3	2.8	43.7	34.2	9.5
	Phoenix-Mesa, AZ MSA	60.2	51.1	9.0	56.5	50.4	6.0
	Sacramento-Yolo, CA CMSA	45.0	47.4	-2.4	47.6	37.1	10.5
	Seattle-Tacoma-Bremerton, WA CMSA	50.6	51.5	-0.8	39.2	30.4	8.8
	Tampa-St. Petersburg-Clearwater, FL MSA	55.5	59.0	-3.5	59.4	58.0	1.4
	Washington-Baltimore, DC-MD-VA-WV CMSA	53.2	46.9	6.3	37.3	28.4	8.9
	West Palm Beach-Boca Raton, FL MSA	63.5	55.3	8.2	73.4	66.0	7.4
	Overall	**52.9**	**47.0**	**5.9**	**48.3**	**38.7**	**9.6**
Established Gateways	Chicago-Gary-Kenosha, IL-IN-WI CMSA	55.1	54.8	0.2			
	Los Angeles-Riverside-Orange County, CA CMSA	44.1	35.5	8.6			
	New York-Northern New Jersey-Long Island, NY-NJ-CT-PA CMSA	57.5	56.4	1.1			
	Miami-Fort Lauderdale, FL CMSA	47.5	35.8	11.6			
	San Diego, CA MSA	43.1	35.2	7.9			
	San Francisco-Oakland-San Jose, CA	47.2	48.5	-1.3			
	Overall	**48.0**	**39.5**	**8.5**			

Table 4. Probit Estimation Results of Housing Tenure Choice, 2000

	Column 1		Column 2		Column 3	
Variable	Coeff.	Std. Err.	Coeff.	Std. Err.	Coeff.	Std. Err.
Intercept	-0.623 ***	0.102	-0.268 *	0.119	-0.342 **	0.120
Omitted: Age 25-34						
Age 18-24	-0.536 ***	0.010	-0.535 ***	0.010	-0.534 ***	0.010
Age 35-44	0.322 ***	0.006	0.319 ***	0.006	0.321 ***	0.006
Age 45-54	0.413 ***	0.007	0.405 ***	0.007	0.407 ***	0.007
Age 55-64	0.591 ***	0.009	0.579 ***	0.009	0.582 ***	0.009
Omitted: Married						
Not Married, Male Head Of Household	-0.754 ***	0.006	-0.768 ***	0.006	-0.767 ***	0.006
Not Married, Female Head	-0.689 ***	0.006	-0.698 ***	0.006	-0.699 ***	0.006
No High School Diploma	-0.279 ***	0.008	-0.282 ***	0.008	-0.284 ***	0.008
Omitted: High School Dip. W/ College						
College Degree or Better	0.151 ***	0.005	0.166 ***	0.005	0.166 ***	0.006
Number Of People In Household	0.036 ***	0.002	0.034 ***	0.002	0.034 ***	0.002
Number Of Workers In Household	0.027 ***	0.003	0.015 ***	0.003	0.016 ***	0.003
Household Income (1000s)	0.006 ***	0.000	0.006 ***	0.000	0.006 ***	0.000
Interest, Dividend, and Rental Income (1000s)	0.001 ***	0.000	0.001 ***	0.000	0.001 ***	0.000
The 25th Percentile Housing Price (log)	-0.164 ***	0.009	-0.150 ***	0.014	-0.154 ***	0.014
Puma Median Rent (log)	0.339 ***	0.022	0.264 ***	0.026	0.284 ***	0.026
Race (Omitted: Non-Hispanic White)						
Black	-0.397 ***	0.007	-0.415 ***	0.007	-0.418 ***	0.007
Asian	-0.168 ***	0.029	-0.132 ***	0.029	-0.134 ***	0.029
Latino	-0.146 ***	0.012	-0.160 ***	0.012	-0.155 ***	0.012
Immigrants	-0.571 ***	0.041	-0.580 ***	0.041	-0.718 ***	0.044
Asian Immigrants	0.058	0.033	0.038	0.033	0.036	0.033
Latino Immigrants	0.070 ***	0.019	0.069 ***	0.020	0.028	0.020
Immigrant Status (Omitted: Come To U.S. in the Past 5 Yrs.)						
Came To U.S. 5-10 Years Ago	0.213 ***	0.023	0.224 ***	0.023	0.229 ***	0.023
Came To U.S. 10-15 Years Ago	0.388 ***	0.023	0.404 ***	0.024	0.413 ***	0.024
Came To U.S. 15-20 Years Ago	0.502 ***	0.024	0.524 ***	0.025	0.524 ***	0.025
Came To U.S. 20-30 Years Ago	0.504 ***	0.024	0.525 ***	0.024	0.520 ***	0.024
Came To U.S. More Than 30 Years Ago	0.437 ***	0.028	0.444 ***	0.028	0.429 ***	0.028
English Proficiency						
Speak English Well	0.083 *	0.032	0.081 *	0.032	0.083 *	0.032
Speak English Only at Home	0.195 ***	0.031	0.178 ***	0.032	0.179 ***	0.032
Immigrants Speak English Well	0.128 ***	0.036	0.130 ***	0.036	0.139 ***	0.036
Immigrants Speak English Only at Home	0.190 ***	0.038	0.196 ***	0.038	0.195 ***	0.038
Moved in Last 5 Yrs. (Omitted: Moved within Metropolitan Area)						
Moved from Gateway	-0.268 ***	0.011				

Moved from Outside Metropolitan Area Not Gateway	-0.295 ***	0.006	-0.412 ***	0.006	-0.407 ***	0.006
Moved from Foreign Country	-0.369 ***	0.020	-0.398 ***	0.020	-0.398 ***	0.020
Immigrants Moved from Gateway	-0.034	0.023				
Immigrants Moved from Outside Metropolitan Area Not Gateway	0.048 **	0.018	0.041 *	0.017	0.006	0.019
Immigrants Moved from Foreign Country	-0.236 ***	0.030	-0.243 ***	0.029	-0.252 ***	0.030
Current Residence (Omitted: Washington-Baltimore, DC-MD-VA-WV CMSA)						
Atlanta, GA MSA			0.233 ***	0.010	0.221 ***	0.011
Boston-Worcester-Lawrence, MA-NH-ME-CT CMSA			-0.176 ***	0.011	-0.188 ***	0.012
Dallas-Fort Worth, TX CMSA			-0.051 ***	0.011	-0.071 ***	0.011
Denver-Boulder-Greeley, CO CMSA			0.487 ***	0.013	0.458 ***	0.013
Houston-Galveston-Brazoria, TX CMSA			-0.100 ***	0.012	-0.133 ***	0.013
Las Vegas, NV-AZ MSA			0.079 ***	0.014	0.028	0.015
Orlando, FL MSA			0.129 ***	0.014	0.086 ***	0.015
Philadelphia-Wilmington-Atlantic City, PA-NJ-DE-MD CMSA			0.060 ***	0.011	0.051 ***	0.011
Phoenix-Mesa, AZ MSA			0.169 ***	0.012	0.130 ***	0.012
Sacramento-Yolo, CA CMSA			-0.104 ***	0.014	-0.135 ***	0.015
Seattle-Tacoma-Bremerton, WA CMSA			-0.050 ***	0.011	-0.090 ***	0.012
Tampa-St. Petersburg-Clearwater, FL MSA			0.092 ***	0.013	0.055 ***	0.014
West Palm Beach-Boca Raton, FL MSA			0.232 ***	0.017	0.184 ***	0.019
Moved from						
Chicago-Gary-Kenosha, IL-IN-WI CMSA			-0.245 ***	0.027	-0.228 ***	0.029
Los Angeles-Riverside-Orange County, CA CMSA			-0.432 ***	0.018	-0.421 ***	0.022
Miami-Fort Lauderdale, FL CMSA			-0.164 ***	0.039	-0.174 ***	0.043
New York-Northern New Jersey-Long Island, NY-NJ-CT-PA CMSA			-0.358 ***	0.016	-0.349 ***	0.018
San Diego, CA MSA			-0.491 ***	0.036	-0.489 ***	0.039
San Francisco-Oakland-San Jose, CA CMSA			-0.204 ***	0.024	-0.194 ***	0.026
Immigrant Current Residence (Omitted: Washington-Baltimore, DC-MD-VA-WV CMSA)						
Atlanta, GA MSA					0.060 *	0.029
Boston-Worcester-Lawrence, MA-NH-ME-CT CMSA					0.082 **	0.027
Dallas-Fort Worth, TX CMSA					0.141 ***	0.025
Denver-Boulder-Greeley, CO CMSA					0.202 ***	0.035
Houston-Galveston-Brazoria, TX CMSA					0.203 ***	0.025
Las Vegas, NV-AZ MSA					0.293 ***	0.034
Orlando, FL MSA					0.278 ***	0.036
Philadelphia-Wilmington-Atlantic City, PA-NJ-DE-MD CMSA					0.005	0.033
Phoenix-Mesa, AZ MSA					0.242 ***	0.029
Sacramento-Yolo, CA CMSA					0.205 ***	0.036
Seattle-Tacoma-Bremerton, WA CMSA					0.286 ***	0.030
Tampa-St. Petersburg-Clearwater, FL MSA					0.281 ***	0.036
West Palm Beach-Boca Raton, FL MSA					0.257 ***	0.041
Immigrant Moved from						
Chicago-Gary-Kenosha, IL-IN-WI CMSA					-0.125	0.077
Los Angeles-Riverside-Orange County, CA CMSA					-0.064	0.039
Miami-Fort Lauderdale, FL CMSA					0.040	0.099
New York-Northern New Jersey-Long Island, NY-NJ-CT-PA CMSA					-0.040	0.038
San Diego, CA MSA					-0.023	0.097
San Francisco-Oakland-San Jose, CA CMSA					-0.064	0.064
Number of Observations	369,304		369,304		369,304	
Pseudo-R^2	0.225		0.233		0.234	
Log likelihood	-198,409		-196,233		-196,104	

*$p < .05$; **$p < .01$; ***$p < .001$

Table 5. Probit Estimation Results of Housing Tenure Choice (Hypotheses Testing), 2000

Variable	Column 1 Coeff.	Std. Err.	Column 2 Coeff.	Std. Err.	Column 3 Coeff.	Std. Err.	Column 4 Coeff.	Std. Err.	Column 5 Coeff.	Std. Err.
Intercept	-1.143 ***	0.199	1.851 ***	0.122	-0.166	0.116	-0.377 *	0.178	-0.179	0.116
Crowding			-5.225 ***	0.031						
Immigrant Crowding			1.041 ***	0.097						
Asian Immigrant Crowding			0.257	0.134						
Latino Immigrant Crowding			1.336 ***	0.114						
Omitted: Age 25-34										
Age 18-24	-0.539 ***	0.011	-0.458 ***	0.010	-0.533 ***	0.010	-0.553 ***	0.016	-0.567 ***	0.010
Age 35-44	0.312 ***	0.006	0.231 ***	0.006	0.321 ***	0.006	0.288 ***	0.008	0.335 ***	0.006
Age 45-54	0.389 ***	0.007	0.298 ***	0.007	0.406 ***	0.007	0.324 ***	0.010	0.422 ***	0.007
Age 55-64	0.553 ***	0.010	0.501 ***	0.009	0.580 ***	0.009	0.498 ***	0.013	0.603 ***	0.010
Age 18-24: Immigrant									0.283 ***	0.028
Age 35-44: Immigrant									-0.090 ***	0.015
Age 45-54: Immigrant									-0.111 ***	0.019
Age 55-64: Immigrant									-0.172 ***	0.026
Omitted: Married										
Not Married, Male Head Of Household	-0.789 ***	0.007	-0.580 ***	0.007	-0.767 ***	0.006			-0.769 ***	0.006
Not Married, Female Head	-0.724 ***	0.006	-0.605 ***	0.006	-0.698 ***	0.006			-0.699 ***	0.006
No High School Diploma	-0.297 ***	0.009	-0.205 ***	0.008	-0.284 ***	0.008	-0.263 ***	0.011	-0.281 ***	0.008
Omitted: High School Dip. W/ College										
College Degree or Better	0.176 ***	0.006	0.145 ***	0.006	0.167 ***	0.006	0.194 ***	0.008	0.167 ***	0.006
Number Of People In Household	0.034 ***	0.002	-0.028 ***	0.002	0.034 ***	0.002	0.043 ***	0.002	0.034 ***	0.002
Number Of Workers In Household	0.018 ***	0.004	0.013 ***	0.004	0.011 **	0.004	-0.015 **	0.006	0.017 ***	0.003
Number Of Workers In Household: Immigrant					0.051 ***	0.012	0.116 ***	0.017		
Number Of Workers In Household: Asian Immigrant					0.094 ***	0.018	0.138 ***	0.025		
Number Of Workers In Household: Latino Immigrant					-0.076 ***	0.014	-0.089 ***	0.020		
Household Income (1000s)	0.006 ***	0.000	0.004 ***	0.000	0.006 ***	0.000	0.006 ***	0.000	0.006 ***	0.000
Interest, Dividend, and Rental Income (1000s)	0.001 ***	0.000	0.002 ***	0.000	0.001 ***	0.000	0.000	0.000	0.001 ***	0.000
The 25th Percentile Housing Price (log)	-0.129 ***	0.015	-0.145 ***	0.015	-0.153 ***	0.014	-0.011	0.022	-0.153 ***	0.014
Puma Median Rent (log)	0.241 ***	0.029	0.161 ***	0.027	0.285 ***	0.026	0.066	0.040	0.285 ***	0.026
The 25th Percentile Migration Origin Housing Price (log)	0.205 ***	0.020								
Migration Origin PUMA Median Rent (log)	-0.209 ***	0.044								
Migration Origin House Price: Immigrants	0.070	0.055								
Migration Origin Rent : Immigrants	-0.229	0.123								
Race (Omitted: Non-Hispanic White)										
Black	-0.412 ***	0.008	-0.355 ***	0.008	-0.414 ***	0.007	-0.465 ***	0.012	-0.414 ***	0.007
Asian	-0.160 ***	0.032	0.018 ***	0.032	-0.161 ***	0.029	-0.127 **	0.045	-0.156 ***	0.029
Latino	-0.213 ***	0.012	-0.079	0.011	-0.210 ***	0.010	-0.283 ***	0.015	-0.207 ***	0.010
Immigrants	-0.040	0.514	-0.556 ***	0.036	-0.716 ***	0.032	-0.875 ***	0.044	-0.598 ***	0.028
Asian Immigrants	0.057	0.037	-0.063 ***	0.049	0.096 **	0.029	-0.312 ***	0.063	0.000	0.033
Latino Immigrants	-0.028	0.021	-0.343 ***	0.034	-0.137 **	0.043	0.153 ***	0.040	-0.057 **	0.018
Immigrant Status (Omitted: Come To U.S. in the Past 5 Yrs.)										
Came To U.S. 5-10 Years Ago	0.276 ***	0.030	0.232 ***	0.024	0.225 ***	0.023	0.211 ***	0.029	0.228 ***	0.023
Came To U.S. 10-15 Years Ago	0.486 ***	0.030	0.407 ***	0.025	0.425 ***	0.024	0.433 ***	0.029	0.443 ***	0.023
Came To U.S. 15-20 Years Ago	0.621 ***	0.031	0.515 ***	0.026	0.549 ***	0.025	0.587 ***	0.031	0.576 ***	0.024
Came To U.S. 20-30 Years Ago	0.645 ***	0.031	0.467	0.025	0.568 ***	0.024	0.584 ***	0.031	0.607 ***	0.024
Came To U.S. More Than 30 Years Ago	0.667 ***	0.036	0.346 ***	0.029	0.497 ***	0.028	0.508 ***	0.037	0.559 ***	0.028
Moved in Last 5 Yrs. (Omitted: Moved within Metropolitan Area)										
Moved from Outside Metropolitan Area Not Gateway	-0.422 ***	0.009	-0.384 ***	0.007	-0.410 ***	0.006	-0.435 ***	0.009	-0.408 ***	0.006
Moved from Foreign Country			-0.343 ***	0.021	0.026	0.019	0.051 *	0.025	0.015	0.019
Immigrants Moved from Outside Metropolitan Area Not Gateway	-0.058 *	0.025	-0.005 ***	0.020	-0.410 ***	0.020	-0.505 ***	0.028	-0.410 ***	0.020
Immigrants Moved from Foreign Country			-0.258 ***	0.031	-0.245 ***	0.030	-0.176 ***	0.039	-0.257 ***	0.030
Number of Observations	311,012		369,304		369,304		175,019		369,304	
Pseudo-R^2	0.225		0.316		0.233		0.178		0.233	
Log likelihood	-166,968		-175,088		-196,250		-90,607		-196,206	
	Excluding immigrants came in directly from a foreign country		Full Sample		Full Sample		Excluding married households		Full Sample	

*$p < .05$; **$p < .01$; ***$p < .001$

** All models include metropolitan fixed effects

Table 6. Probit Estimation Results of Housing Tenure Choice, 1990

Variable	Column 1 Coeff.		Column 1 Std. Err.	Column 2 Coeff.		Column 2 Std. Err.	Column 3 Coeff.		Column 3 Std. Err.
Intercept	-1.978	***	0.095	-1.860	***	0.128	-1.915	***	0.128
Omitted: Age 25-34									
Age 18-24	-0.585	***	0.011	-0.588	***	0.011	-0.588	***	0.011
Age 35-44	0.275	***	0.006	0.271	***	0.006	0.271	***	0.006
Age 45-54	0.357	***	0.008	0.348	***	0.008	0.348	***	0.008
Age 55-64	0.534	***	0.010	0.510	***	0.010	0.511	***	0.010
Omitted: Married									
Not Married, Male Head Of Household	-0.697	***	0.007	-0.713	***	0.007	-0.712	***	0.007
Not Married, Female Head	-0.679	***	0.007	-0.690	***	0.007	-0.690	***	0.007
No High School Diploma	-0.270	***	0.009	-0.258	***	0.009	-0.259	***	0.009
Omitted: High School Dip. W/ College									
College Degree or Better	0.148	***	0.006	0.154	***	0.006	0.154	***	0.006
Number Of People In Household	0.027	***	0.002	0.021	***	0.002	0.022	***	0.002
Number Of Workers In Household	-0.036	***	0.004	-0.048	***	0.004	-0.048	***	0.004
Household Income (1000s)	0.010	***	0.000	0.010	***	0.000	0.010	***	0.000
Interest, Dividend, and Rental Income (1000s)	0.010	***	0.001	0.010	***	0.001	0.010	***	0.001
The 25th Percentile Housing Price (log)	-0.441	***	0.011	-0.453	***	0.016	-0.454	***	0.016
Puma Median Rent (log)	1.046	***	0.024	1.061	***	0.030	1.073	***	0.030
Race (Omitted: Non-Hispanic White)									
Black	-0.466	***	0.009	-0.455	***	0.009	-0.458	***	0.009
Asian	0.057		0.036	0.042		0.036	0.038		0.036
Latino	-0.186	***	0.015	-0.175	***	0.015	-0.173	***	0.015
Immigrants	-0.535	***	0.055	-0.498	***	0.055	-0.626	***	0.059
Asian Immigrants	-0.037		0.042	-0.024		0.042	-0.006		0.042
Latino Immigrants	-0.078	**	0.027	-0.043		0.027	-0.061	*	0.028
Immigrant Status (Omitted: Come To U.S. in the Past 5 Yrs.)									
Came To U.S 5-10 Years Ago	0.308	***	0.035	0.321	***	0.035	0.315	***	0.035
Came To U.S 10-15 Years Ago	0.544	***	0.037	0.564	***	0.037	0.556	***	0.037
Came To U.S 15-20 Years Ago	0.668	***	0.040	0.671	***	0.040	0.660	***	0.040
Came To U.S 20-30 Years Ago	0.643	***	0.038	0.635	***	0.038	0.618	***	0.039
Came To U.S More Than 30 Years Ago	0.654	***	0.044	0.634	***	0.044	0.616	***	0.045
English Proficiency									
Speak English Well	0.022		0.039	0.027		0.039	0.026		0.039
Speak English Only at Home	0.122	**	0.037	0.113	**	0.038	0.110	**	0.038
Immigrants Speak English Well	0.141	**	0.045	0.118	*	0.046	0.128	**	0.046
Immigrants Speak English Only at Home	0.074		0.049	0.046		0.049	0.043		0.049
Moved in Last 5 Yrs. (Omitted: Moved within Metropolitan Area)									
Moved from Gateway	-0.164	***	0.011						
Moved from Outside Metropolitan Area Not Gateway	-0.485	***	0.006	-0.491	***	0.007	-0.490	***	0.007

Moved from Foreign Country	-0.439 ***	0.022	-0.459 ***	0.022	-0.461 ***	0.022
Immigrants Moved from Gateway	-0.011	0.031				
Immigrants Moved from Outside Metropolitan Area Not Gateway	-0.010	0.026	-0.026	0.026	-0.053 *	0.026
Immigrants Moved from Foreign Country	-0.044	0.041	-0.040	0.041	-0.051	0.041
Current Residence (Omitted: Washington-Baltimore, DC-MD-VA-WV CMSA)						
Atlanta, GA MSA			0.017 ***	0.012	0.007	0.013
Boston-Worcester-Lawrence, MA-NH-ME-CT CMSA			-0.228 ***	0.012	-0.244 ***	0.013
Dallas-Fort Worth, TX CMSA			-0.175 ***	0.012	-0.179 ***	0.012
Denver-Boulder-Greeley, CO CMSA			0.110 ***	0.014	0.102 ***	0.015
Houston-Galveston-Brazoria, TX CMSA			-0.284 ***	0.014	-0.305 ***	0.014
Las Vegas, NV-AZ MSA			-0.135	0.019	-0.154 ***	0.020
Orlando, FL MSA			-0.005 ***	0.016	-0.041 *	0.017
Philadelphia-Wilmington-Atlantic City, PA-NJ-DE-MD CMSA			0.121 ***	0.012	0.109 ***	0.012
Phoenix-Mesa, AZ MSA			0.136	0.014	0.118 ***	0.014
Sacramento-Yolo, CA CMSA			0.013	0.015	0.001	0.015
Seattle-Tacoma-Bremerton, WA CMSA			0.013 ***	0.012	-0.002	0.013
Tampa-St. Petersburg-Clearwater, FL MSA			0.141	0.015	0.114 ***	0.015
West Palm Beach-Boca Raton, FL MSA			-0.018 ***	0.019	-0.064 **	0.021
Moved from						
Chicago-Gary-Kenosha, IL-IN-WI CMSA			-0.223 ***	0.030	-0.205 ***	0.031
Los Angeles-Riverside-Orange County, CA CMSA			-0.244 ***	0.021	-0.228 ***	0.023
Miami-Fort Lauderdale, FL CMSA			-0.296 ***	0.033	-0.259 ***	0.036
New York-Northern New Jersey-Long Island, NY-NJ-CT-PA CMSA			-0.121 ***	0.017	-0.133 ***	0.018
San Diego, CA MSA			-0.502 ***	0.043	-0.486 ***	0.044
San Francisco-Oakland-San Jose, CA CMSA			-0.178 ***	0.026	-0.163 ***	0.027
Immigrant Current Residence (Omitted: Washington-Baltimore, DC-MD-VA-WV CMSA)						
Atlanta, GA MSA					0.080	0.048
Boston-Worcester-Lawrence, MA-NH-ME-CT CMSA					0.150 ***	0.034
Dallas-Fort Worth, TX CMSA					0.042	0.035
Denver-Boulder-Greeley, CO CMSA					0.073	0.053
Houston-Galveston-Brazoria, TX CMSA					0.203 ***	0.032
Las Vegas, NV-AZ MSA					0.201 **	0.060
Orlando, FL MSA					0.404 ***	0.052
Philadelphia-Wilmington-Atlantic City, PA-NJ-DE-MD CMSA					0.137 **	0.041
Phoenix-Mesa, AZ MSA					0.201 ***	0.045
Sacramento-Yolo, CA CMSA					0.119 *	0.047
Seattle-Tacoma-Bremerton, WA CMSA					0.169 ***	0.041
Tampa-St. Petersburg-Clearwater, FL MSA					0.365 ***	0.046
West Palm Beach-Boca Raton, FL MSA					0.375 ***	0.052
Immigrant Moved from						
Chicago-Gary-Kenosha, IL-IN-WI CMSA					-0.177	0.097
Los Angeles-Riverside-Orange County, CA CMSA					-0.130 *	0.064
Miami-Fort Lauderdale, FL CMSA					-0.274 **	0.094
New York-Northern New Jersey-Long Island, NY-NJ-CT-PA CMSA					0.034	0.049
San Diego, CA MSA					-0.239	0.165
San Francisco-Oakland-San Jose, CA CMSA					-0.143	0.082
Number of Observations	302,372		302,372		302,372	
Pseudo-R^2	0.246		0.253		0.253	
Log likelihood	-157,263		-155,857		-155,810	

*$p < .05$; **$p < .01$; ***$p < .001$